



City of Seattle

Seattle City Employees' Retirement System
Board of Administration

Cecelia Carter, Executive Director

November 2 , 2009

Dear City of Seattle Retiree,

The City's Annual Enrollment period for retirees is scheduled November 1 through November 20, 2009.

- **If you want to stay in your current medical plan**, no action is necessary.
- **If you are changing medical plans**, you must fill out an enrollment form and submit it to the Retirement Office no later than November 25, 2009. Your new coverage will go into effect January 1, 2010. The new premium deduction amount will start with your January 1, 2010 pension check.
- **If you declined dental coverage earlier and want coverage now**, a **second dental plan option is available starting January 1, 2010**. It is similar to the original Washington Dental Service retiree plan, but has a waiting period for some services.

There are very few changes to the Under-65 plans. And there are no plan changes but some significant premium increases for the Over 65 plans. Please read the enclosed plan highlights to understand your options. The benefit comparisons and rate sheets are also available online at www.seattle.gov/retirement/medical_info.htm or by calling (206) 386-1293 or toll free 1-877-865-0079.

Medical Plans for Retirees and Dependents under Age 65

The same four medical plans are available to retirees and dependents under age 65 who are currently enrolled in a City retiree group plan; see the enclosed comparison chart for more information. Notable changes to the City of Seattle Preventive and Traditional plans (Aetna) include: medical necessity for Acupuncture required @ 20th visit; hearing aid subject to in-network coinsurance but not deductible; coinsurance decrease for selected drug classes; brand-name diabetic drug and supply coinsurance increased; short-term rehabilitation benefit updated.

If you have specific questions about the plans, call the medical plan providers directly:

- City of Seattle Preventive or Traditional (Aetna): 1-877-292-2480
- Group Health Deductible: 1-888-901-4636 (Group #0961100)
- Group Health Standard: 1-888-901-4636 (Group # 1004400)

Medicare Medical Plans for Retirees and Dependents Age 65 and Over

The City offers three Medicare supplement plans to retirees and their dependents age 65 and over: Medicare Advantage supplement HMO plans through Group Health and Secure Horizons, and an Aetna Medicare option that provides improved coverage for out-of-state residents and travelers. There are no changes to the Group Health, Secure Horizons or Aetna Medicare plans.

Be aware there are significant premium increases on the Medicare retiree plans due to a national decrease in Centers for Medicare and Medicaid (CMS) reimbursement and medical cost trend increase. The rates are listed in the attached highlights chart.

If you have questions about the plans, please call the medical plan providers directly:

- Aetna Medicare: 1-800-307-4830
- Group Health Clear Care: 1-888-901-4636 (mention Group # 0335500)
- Secure Horizons HMO: 1-866-622-8055 (mention Group # 801855)

Medical Plan Enrollment

If you want to change your medical plan, please contact our office at **(206) 386-1293** or our toll free number at **1-877-865-0079** to request an enrollment form. ***If you do not want to make a change, no action is necessary.*** Remember, the annual enrollment period ends Friday, November 20, 2009; an envelope containing your completed enrollment form must be postmarked on or before that date.

New Dental Plan Option

Starting January 1, 2010, a second dental plan option will be available to all City of Seattle retirees, even if they declined dental coverage earlier. The plan is similar to the original Washington Dental Service retiree plan, but has a 12-month waiting period for coverage of crowns, dentures, partials, bridges, and implants. Call Don Jacobson (Independent Billing Services) at 253-862-2122 with questions or to request enrollment information. Enrollment forms must be submitted to him by December 10.